

**SPECIFICATION AMENDMENTS**

Please change the title of the application from TAX REFUND SYSTEM to:

**PRE-YEAR END TAX REFUND SYSTEM AND METHOD**

Please add the following brief description of the drawings before the section entitled  
DETAILED DESCRIPTION OF PREFERRED EMBODIMENT(S):

**BRIEF DESCRIPTION OF THE DRAWINGS**

**Figure 1 is a flow diagram of a preferred embodiment of the present invention;**

**and**

**Figure 2 is a schematic view of a preferred embodiment of the system of the  
present invention.**